

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
One Bowling Green
New York, NY 10004-1408

IN RE: Carmine P Amelio

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1337

CASE NO.: 17-12482-cgm

CHAPTER: 7

NOTICE OF HEARING

PLEASE TAKE NOTICE that a hearing will be held before the Honorable Cecelia G. Morris at the U.S. Bankruptcy Court, Poughkeepsie Courthouse, 355 Main Street, Poughkeepsie, NY 12601, on November 8, 2018 at 09:00 AM to consider why this case should not be closed without entering an Order of Discharge for debtor's failure to complete — *after* the petition was filed pursuant to 11 U.S.C. § 727(a)(11) — an instructional course concerning personal financial management and failure to file a properly executed Official Form 423 pursuant to Bankruptcy Rule 1007(b)(7) & (c) or Financial Management Certificate.

Please be advised that if the debtor fully complies with the requirements referred to in the above paragraph PRIOR to the day of the hearing, the hearing will be canceled. A copy of this notice should be included with any document that is filed with the Court as a response to this notice. **Your failure to file Official Form 423 or Financial Management Certificate may result in the closing of your case without the issuance of a discharge.**

Official Form 423 (Certification About a Financial Management Course) can be obtained at www.uscourts.gov/forms/bankruptcy-forms.

Dated: October 10, 2018

Vito Genna
Clerk of Court

Individual debtors in chapter 7 and 13 cases should **not** confuse the pre-filing *credit counseling requirement* with the *separate* requirement of completing an **instructional course concerning personal financial management** after the case has been filed. To obtain a discharge in a chapter 7 or 13 case, the debtor must certify (using Official Form 423) that he or she has completed the instructional course.

The debtor must take the instructional course from a provider approved by the United States Trustee for this judicial district (Southern District of New York). To obtain the list of approved course providers for this district, go to www.usdoj.gov/ust/eo/bapcpa/ccde/de_approved.htm or use the link (to that website) available on the Court's website [www.nysb.uscourts.gov].